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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant : McLaughlin et al.

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Serial No. :

Examiner : Unknown

Filed : February 1, 2000

Title : METHOD AND APPARATUS FOR PERFORMING TRANSACTIONS

Assistant Commissioner for Patents
Washington, D.C. 20231INFORMATION DISCLOSURE STATEMENT

Applicant submits the references listed on the attached form PTO-1449, copies of which are enclosed. A copy of a communication from a foreign patent office in a counterpart application is also enclosed.

This statement is being filed with the application. Please apply any charges or credits to Deposit Account No. 06-1050.

Respectfully submitted,

Date: 1 FEBRUARY 2000
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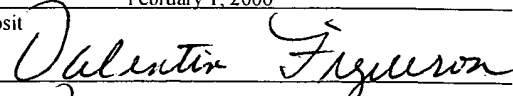
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